

EXHIBIT F

SERVICE QUALITY STANDARDS

STi Prepaid is as committed to excellence in customer service as we are to quality communications. We have Customer Service Representatives who are trained in and dedicated to the job of understanding and meeting the communication needs of the consumer.

With millions of calls being made on our network on an average business day, we're always hard at work making sure that all of our calls go through. Whether our customers need help making a call, issuing credit and or adjustment for a call, or answering general questions, our Customer Service Representatives are here to assist them.

Inquiries

- Trained company representatives are available to respond to customer telephone inquiries weekdays (Monday-Friday) from 9:00 AM - 9:00 PM, Eastern Standard Time, and weekend (Saturday-Sunday) from 10:00 AM - 7:00 PM Eastern Standard Time;
- Inquiries made after the hours listed above will hear a voice message informing the consumer of our service hours and asking them to call the following day to speak to a Customer Service Representative; and
- Responses to written inquiries are answered within five (5) business days.

Exchange/Return Policy

Since phonecards and PIN numbers are active immediately upon purchase, and cannot be cancelled, STi Prepaid can not accept returns. Please view the Guarantee Section of this policy, however, for other remedies available for consumers having trouble with a phonecard.

Guarantee

STi Prepaid makes all commercially reasonable efforts to ensure the high quality of its service and to provide the consumer with the most up-to-date information regarding phonecard features and rates. Rates are subject to change without notice.

STi Prepaid guarantees that the service we provide will operate according to industry standards. If a phonecard is defective, STi Prepaid will issue a prompt replacement of the card.

STi Prepaid's guarantee is void if the card submitted for replacement has expired or where the consumer has used the card to any degree. If a purchaser takes delivery of a physical phonecard (as against a "virtual PIN"), no replacement will be made without the return of the physical phonecard in new condition.

STi Prepaid's liability will not exceed the purchase price of the defective product. STi Prepaid makes no warranty of its service with respect to incidental, consequential or other damages.

Credit

Credit will be issued to any consumer who experiences difficulty with a call(s) made from a phonecard and has been charged for said call(s). To obtain credit, the consumer can call the toll-free number listed on the card. The customer service representative will issue the appropriate credit following a determination that a credit is warranted.

Courtesy credit may be issued if a call is interrupted.

Refund

All sales are final. The consumer will be issued a replacement card if a PIN is defective and unused. A partial refund may be given in situations of accidental overcharge. The partial refund value will be the amount of actual charge per minute or our then billed rate per minute, whichever is less. If a consumer's call is disconnected during a session, the consumer may call customer service during their normal business hours to obtain a connection fee refund. The refund will be applied to the consumer's card.